

Classification of Fire Risks.—The Department of Insurance compiles, from information supplied by the fire insurance companies registered to transact business in Canada, tables of experience as to premiums and claims by 21 classes of risks. The experience of 1952 and 1953 is given in Table 4.

4.—Percentage of Claims Incurred to Premiums Written in Canada by All Companies Operating under Federal Registration by Class of Risk 1952 and 1953

(Excluding all reinsurance ceded or assumed)

Class of Risk	1952	1953	Class of Risk	1952	1953
	p.c.	p.c.		p.c.	p.c.
Dwellings, excluding farms—			Lumber yards, pulpwood and standing timber	26.50	18.69
Protected brick	40.74	43.39	Wood-working plants	43.23	44.18
Protected frame	36.57	38.61	Metal-working plants, garages and hangars	45.52	49.58
Unprotected	42.40	40.78	Mining risks	19.07	46.19
Farm buildings	48.73	56.32	Railway and public utility risks	37.63	47.87
Churches, public buildings, educational and social service institutions	36.83	41.94	Miscellaneous manufacturing risks	54.15	63.45
Warehouses	39.10	50.50	Miscellaneous non-manufacturing risks	42.69	49.08
Retail stores, office buildings, banks and hotels	51.46	46.56	Sprinklered risks of whatever nature or occupancy	42.68	49.47
Contents of above item	45.17	48.28	Use and occupancy and profits, excluding rental insurance	34.85	64.96
Foods, food and beverage plants	71.56	26.59			
Flour and cereal mills, grain elevators	145.86	23.34	Averages	45.59	46.27
Oil risks of all kinds	30.60	147.59			
Saw and shingle mills	45.12	32.77			

Subsection 3.—Finances of Fire Insurance Companies under Federal Registration

Tables 5 to 7 show the assets, liabilities, income and expenditure of registered companies transacting fire insurance in Canada from 1950 to 1954. The majority of fire insurance companies also transact casualty insurance dealt with in Section 3 of this Chapter. Totals only are given here because it is impossible for such companies to allocate their assets and liabilities and their general income and expenditure among the various types of business transacted. Table 28, p. 1153, gives similar information for registered companies whose transactions are confined to casualty insurance.

5.—Assets of Canadian, British and Foreign Companies Transacting Fire Insurance or Fire and Casualty Insurance under Federal Registration 1950-54

Assets	1950	1951	1952	1953	1954
	\$	\$	\$	\$	\$
Canadian Companies (In All Countries)					
Real estate	2,890,580	4,995,436	5,593,805	6,255,956	6,503,225
Loans on real estate	4,503,686	4,638,405	5,246,897	5,807,459	6,318,841
Bonds, debentures and stocks	146,468,315	156,851,549	170,943,515	202,535,243	234,370,837
Agents' balances and premiums outstanding	15,864,962	18,047,447	20,311,328	23,925,966	22,089,460
Cash	17,768,620	20,292,975	25,163,593	26,096,937	24,849,452
Interest and rents	1,011,235	1,166,123	1,307,241	1,563,005	1,790,967
Other assets	9,985,911	9,571,384	12,567,762	13,695,597	14,929,457
Totals, Canadian Companies	198,493,309	215,563,319	241,134,141	279,880,163	310,852,239